

<b>Information to identify the case:</b>			
Debtor 1	<b>Jamesha Y. Griffin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Virginia</b>		
Case number:	<b>19-31181-KLP</b>		
	Social Security number or ITIN	<b>xxx-xx-5380</b>	
	EIN	__-____	
	Social Security number or ITIN	____	
	EIN	__-____	
	Date case filed for chapter	<b>13 3/7/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jamesha Y. Griffin	
<b>2. All other names used in the last 8 years</b>	aka Jamesha Collins	
<b>3. Address</b>	1420 Bull Run Dr. Henrico, VA 23231	
<b>4. Debtor's attorney</b> Name and address	Seth Jackson Marks Pagano & Marks, P.C. 4510 S. Laburnum Ave. Richmond, VA 23231	Contact phone 804-447-1002 Email: <a href="mailto:smarksster@gmail.com">smarksster@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Carl M. Bates P. O. Box 1819 Richmond, VA 23218	Contact phone (804) 237-6800 Email: <a href="mailto:station01@richchap13.com">station01@richchap13.com</a>

Debtor **Jamesha Y. Griffin**

Case number **19-31181-KLP**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029</p>	<p><b>For the Court:</b></p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>April 25, 2019 at 09:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Location:</b> Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p>
<p><b>8. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to file an Objection to a Proof of Claim</b> is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>

**Filing deadline: June 24, 2019**

**Filing deadline: May 16, 2019**

**Filing deadline: September 3, 2019**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Debtor Jamesha Y. Griffin

Case number 19-31181-KLP

<b>9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation</b>	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. <b>If no objections are timely filed, there will be no confirmation hearing.</b> Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p><b>May 22, 2019 at 09:10 AM,</b></p> <p>Location: <b>Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219</b></p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
<b>14. Local Rule Dismissal Warning</b>	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
<b>15. Manner of Payment of Fees</b>	<p>Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://bankruptcynotices.uscourts.gov">bankruptcynotices.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	
<p><b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Jamesha Y. Griffin  
 Debtor

Case No. 19-31181-KLP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: huntingto  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db  
 14751600 +Jamesha Y. Griffin, 1420 Bull Run Dr., Henrico, VA 23231-5153  
 Bank of America, PO 85350, Louisville, KY 40285-0000  
 14751602 +Cash 2 U, 6220 Hull Street Road, Richmond, VA 23224-2450  
 14751603 +Caudle & Caudle, PC, 3123 West Broad Street, Richmond, VA 23230-5106  
 14751608 +Crunch Fitness, 5750 Brook Road, Richmond, VA 23227-2276  
 14751609 +First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave,  
 Piscataway, NJ 08855-0055  
 14751613 ++HENRICO FEDERAL CREDIT UNION, ATTN ASSET PROTECTION DEPARTMENT, 9401 WEST BROAD STREET,  
 HENRICO VA 23294-5331  
 (address filed with court: Henrico Federal Credit Union, 8611 Dixon Powers Drive,  
 Richmond, VA 23228-0000)  
 14751612 Henrico County GDC, P.O. Box 90775, 4301 E. Parham Road, Richmond, VA 23273-0775  
 14751615 Joanne C. Monticelli c/o, Henrico County GDC, P.O. Box 90775, Richmond, VA 23273-0775  
 14751616 +MidAmerica Bank & Trust, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048  
 14751619 Real Time Resolutions, 1750 Legal Row Suite 120, Dallas, TX 75235-2287  
 14751620 +Richmond VA Child Support, 2001 Maywill St; ste. 104, c/o Tammy Moore,  
 Richmond, VA 23230-3236  
 14751621 +Tammy Moore, 1513 Frances Dr., Woodbridge, VA 22191-1904  
 14751623 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424  
 14751624 +US Department of Education, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: smarksster@gmail.com Mar 09 2019 03:29:49 Seth Jackson Marks,  
 Pagano & Marks, P.C., 4510 S. Laburnum Ave., Richmond, VA 23231  
 tr +E-mail/Text: station01@richchap13.com Mar 09 2019 03:30:42 Carl M. Bates, P. O. Box 1819,  
 Richmond, VA 23218-1819  
 14751599 +EDI: APPLIEDBANK.COM Mar 09 2019 08:08:00 Applied Bnk, Attn: Bankruptcy, Po Box 17125,  
 Wilmington, DE 19850-7125  
 14751601 +EDI: CAPITALONE.COM Mar 09 2019 08:08:00 Capital One Bank, PO Box 25131,  
 Richmond, VA 23260-5131  
 14751605 +EDI: WFNNB.COM Mar 09 2019 08:08:00 Comenity Bank, P.O box 182124,  
 Columbus, OH 43218-2124  
 14751606 +EDI: WFNNB.COM Mar 09 2019 08:08:00 Comenity Bank / The Limited, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 14751607 +EDI: RCSFNBMARIN.COM Mar 09 2019 08:08:00 Credit One Bank, Attn: Bankruptcy Department,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 14751611 E-mail/Text: bkinfo@ccfi.com Mar 09 2019 03:30:42 First Virginia, 7001 Post Road Ste 300,  
 Dublin, OH 43016-0000  
 14751610 +EDI: AMINFOFP.COM Mar 09 2019 08:08:00 First Premier Bank, Attn: Bankruptcy,  
 Po Box 5524, Sioux Falls, SD 57117-5524  
 14751614 EDI: JEFFERSONCAP.COM Mar 09 2019 08:08:00 Jefferson Capital Systems, PO Box 7999,  
 Saint Cloud, MN 56302-0000  
 14751617 +E-mail/Text: bankruptcy@moneylion.com Mar 09 2019 03:31:40 Moneylion,  
 Attn: Bankruptcy Dept, P.O. Box 1547, Sandy, UT 84091-1547  
 14751618 +EDI: PRA.COM Mar 09 2019 08:08:00 Portfolio Recovery, Po Box 41021,  
 Norfolk, VA 23541-1021  
 14751622 E-mail/Text: tidewaterlegalebn@twcs.com Mar 09 2019 03:30:16 Tidewater Finance Co,  
 Attn: Bankruptcy, 6520 Indian River Rd, Virginia Beach, VA 23464-0000  
 14751625 +EDI: VACU.COM Mar 09 2019 08:08:00 VACU, P.O. Box 90010, Richmond, VA 23225-9010  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14751604 ##+Check into Cash, 3059 Mechanicsville Tnpk, Richmond, VA 23223-1828

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: huntingto  
Form ID: 309I

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Mar 08, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c  
om  
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov  
Seth Jackson Marks on behalf of Debtor Jamesha Y. Griffin smarksster@gmail.com,  
hearl@paganomarks.com;smarks@paganomarks.com;vparker@paganomarks.com;kdodson@paganomarks.com;mfol  
ey@paganomarks.com;gcross@paganomarks.com;pballard@paganomarks.com

TOTAL: 3